

Sushama Shivaji Kumbhar

Email id: bizz.sushama93@gmail.com

Contact no: 9011421191

Location: 205, Aryan Complex, Narhe, Opp- Audumber complex, Pune, 411041

- **Objective :**

Customer-oriented banking professional with 4 years of experience in providing exceptional customer support and service in the banking industry. Proven track record of resolving inquiries, complaints, and issues in a timely and efficient manner. Seeking to leverage my skills and expertise in a customer support role.

Educational Qualification

Academic/Degree	Institute Name	University Name/Board	Percentage	Year
BE	JSPM, Pune	ICOER, Pune	50.79	2018
HSC	SMM, Akulj	Maharashtra Board	59.17	2011
SSC	SMV, Akulj	Maharashtra Board	78.61	2009

- **EXPERIENCE :**

A. Cognizant (Apr 2022 to Oct 24) :

- **Designation : Senior process executive**

- Provided frontline customer support to clients, addressing inquiries, resolving issues, and processing transactions accurately and efficiently.
- Assisted customers with account inquiries, product information, and online banking services, ensuring a positive customer experience.
- Resolved escalated customer complaints and concerns promptly, achieving high customer satisfaction ratings.

- Collaborated with other departments to address customer needs and improve service delivery processes
- Handled a high volume of incoming calls and emails from customers, addressing inquiries, providing account information, and troubleshooting issues.
- Educated customers on banking products, services, and procedures, guiding them through account opening processes and online banking functionalities.
- Led customer acquisition and growth initiatives, developing marketing campaigns and strategies to attract and onboard new users to the Neobanking platform.
- Implemented customer engagement programs, leveraging digital channels and communication tools to enhance user interactions and drive customer satisfaction.
- Monitored customer satisfaction metrics and KPIs, implementing initiatives to improve service quality and drive customer loyalty and retention.
- Monitoring and analyzing suspicious financial transactions.
- Performing customer due diligence activities.
- Developing and maintaining policies and procedures related to AML compliance.
- Conducting regular risk assessments and customer reviews.
- Conduct customer due diligence by analyzing customer profiles, transactions, and other data to identify suspicious activities.
- Research and verify customer information and transactions in accordance with AML compliance regulations.
- Develop and implement effective AML processes to reduce risk-related issues.
- Conduct regular reviews and assessments of AML systems.
- Assist with the preparation of AML-related reports for management and external stakeholders

B. Teleperformance (Sep.2021 to Mar.2022) :

● Designation : Senior process executive

- Answering phone calls and attending to questions of customers. Directing calls to concerned authorities.
- Making records of customer calls and complaints. Clarifying doubts of customers and explaining a solution to the customers.
- Maintaining as well as updating account information of customers. Making outbound calls to follow up with customers.
- Done sales over calls, chats and E-mails with respective customers and generate leads.
- Lead Generation (generate leads from google, Linked In, whois.com, good firms, social media platforms. I have handled social media escalation via calls as well as Emails depends on the severity of the issue.

C. Wipro: (Jan.2021 to May 2021) :

- **Designation : Process executive**

- Answering phone calls and attending to questions of customers.
- Directing calls to concerned authorities.
- Clarifying doubts of customers and explaining a solution to the customers.
- Maintaining as well as updating account information of customers.
- Making outbound calls to your up with customers.

D. Big Basket: (Jan. 2020 to Oct. 2020) :

- **Designation : Process executive**

- Manage large amounts of incoming phone calls
- Generate sales leads
- Identify and assess customers' needs to achieve satisfaction
- Build sustainable relationships and trust with customer accounts through open and interactive communication
- Provide accurate, valid and complete information by using the right methods/tools
- Meet personal/customer service team sales targets and call handling quotas
- Handle customer complaints, provide appropriate solutions and alternatives within the time limits; follow up to ensure resolution
- Keep records of customer interactions, process customer accounts and file documents
- Follow communication procedures, guidelines and policies
- Take the extra mile to engage customer

- **Skills :**

- Strong customer service and communication skills.
- In-depth understanding of refund processing procedures and regulations
- Strong knowledge of fraud detection and prevention techniques
- Proficiency in credit card management and loan servicing
- Experience in transaction monitoring and risk management
- Excellent problem-solving and decision-making abilities
- Ability to communicate effectively with customers and internal stakeholders

- Deep understanding of neobanking industry trends and technologies
- Strong project management and strategic planning abilities.
- Proficiency in digital marketing and customer acquisition strategies
- Proven customer support experience or experience as a Client Service Representative
- Track record of over-achieving quota
- Strong phone contact handling skills and active listening
- Familiarity with CRM systems and practices
- Customer orientation and ability to adapt/respond to different types of characters
- Excellent communication and presentation skills
- Ability to multi-task, prioritize, and manage time effectively

● **Extra-Curricular Activities & Achievements :**

- Rotary Club Udaipur Patriotic Song Winner In 2011.
- International Greeting Card Competition Winner - 2005.

▪ **STRENGTH :**

- Hardworking, Self-motivated, Patience, Good Listener, Quick Learner.

Personal Details	
Father's Name	Mr. Shivaji Vishnu Kumbhar
Mother's Name	Mrs. Swati Shivaji Kumbhar
Nationality	Indian
Marital status	Single
Linguistic ability	Hindi, English, Marathi
Interests	Drawings, Photo-shoot, Social networking sites, Sports, gym, social works, meeting new peoples& making new friends

"I hereby declare that all the information provided above is true and accurate to the best of my knowledge. I understand that any false statements or misrepresentations may result in disqualification from consideration for employment. I authorize the verification of any information provided in this resume."

Place: PUNE
